

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
Castro, Francisco § Case No. 18-04427
§
§
Debtors(s) §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 02/19/2018. The undersigned trustee was appointed on .

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. §522, or have been or will be abandoned pursuant to 11 U.S.C. §554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of	\$	5,000.00
Funds were disbursed in the following amounts:		
Payments made under an interim disbursement		0.00
Administrative Expenses		0.00
Bank Service Fees		30.00
Other Payments to Creditors		0.00
Non-Estate funds paid to 3 rd Parties		0.00
Exemptions paid to the Debtor		0.00
Other Payments to Debtor		0.00
Leaving a balance on hand of ¹	\$	4,970.00

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/31/2018 and the deadline for filing governmental claims was 08/31/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. §326(a), the maximum compensation allowable to the trustee is \$1,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests a sum of \$1,250.00, for a total compensation of \$1,250.00. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00

Pursuant to Fed. R. Bank. P. 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date : 09/06/2018

By : /s/ Joseph A. Baldi

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4 (a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Case No: 18-04427
Case Name: Castro, Francisco

Judge: Timothy A. Barnes

Trustee Name: Joseph A. Baldi
Date Filed (f) or Converted (c): 02/19/2018 (f)
341(a) Meeting Date: 03/22/2018
Claims Bar Date: 08/31/2018

For Period Ending: 09/06/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
1. 2008 Honda Pilot (approx. 141000 miles) Co-owned with Adriana Castro	4,500.00	2,100.00		2,100.00	FA
2. 2013 Chevy Malibu (approx. 38000 miles)	8,500.00	2,900.00		2,900.00	FA
3. Electronics	300.00	0.00		0.00	FA
4. Necessary wearing apparel	200.00	0.00		0.00	FA
5. Checking account with Bank of America	50.00	0.00		0.00	FA
6. Checking account with Chase	50.00	0.00		0.00	FA
7. Savings account with Bank of America	0.00	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	13,600.00	5,000.00	5,000.00	0.00
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Re Prop. #1 Equity sold back to debtor pursuant to this Court's order dated 6/20/18 [Dkt. 22]

Re Prop. #2 Equity sold back to debtor pursuant to this Court's order dated 6/20/18 [Dkt. 22]

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

September 6, 2018 - Trustee has reviewed claims and is preparing his TFR for submission to the UST.

July 10, 2018 - Trustee sold the equity in two vehicles back to the Debtor, pursuant this Court's order dated June 20, 2018 [Dkt. 22], for the total price of \$5,000.00 payable in installments. Debtor has paid \$4,500 of purchase price and the final payment is due 2019. Claims bar date is fixed as August 31, 2018. Upon collecting all payments due, Trustee will prepare his TFR.

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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
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Initial Projected Date of Final Report(TFR) :06/30/2019

Current Projected Date of Final Report(TFR) :

Trustee's Signature

/s/Joseph A. Baldi

Date: 09/06/2018

Joseph A. Baldi
20 N. Clark St. Suite 200
Chicago, IL 60602
Phone : (312) 726-8150

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5666 Checking Account

Taxpayer ID No: **-***4210

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 9/6/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)
05/24/2018	[1]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu per order 6/20/18 [Dkt. 22] Entire proceeds (1st installment) received applied to Honda Pilot	1129-000	1,500.00		1,500.00
07/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	1,485.00
07/11/2018	[1]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu per order dated 6/20/18 [dkt 22] Portion of proceeds (2nd installment) received applied to equity in 2008 Honda Pilot 600.00	1129-000	3,000.00		4,485.00
	[2]		Portion of proceeds (2nd installment) received applied to equity in 2013 Chevy Malibu 2,400.00	1129-000			
07/24/2018	[2]	Franciso Castro 4200 N. Troy Street Chicago, IL 60618	Settlement - Equity in 2008 Honda Pilot & 2013 Chevy Malibu	1129-000	500.00		4,985.00
08/03/2018		Texas Capital Bank Treasury Management Operations 2350 Lakeside Blvd Richardson, TX 75082	Bank Service Fee	2600-000		15.00	4,970.00

Page Subtotals

5,000.00

30.00

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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Bank Name: Texas Capital Bank

Account Number/CD#: *****5666 Checking Account

Taxpayer ID No: **-***4210

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 9/6/2018

Separate bond (if applicable): 0.00

1	2	3	4		5	6	7
Transaction Date	Check or [Refer#]	Paid To / Received From	Description of Transaction	Uniform Trans. Code	Deposits(\$)	Disbursements(\$)	Account/ CD Balance(\$)

Page Subtotals

COLUMN TOTALS	5,000.00	30.00
Less: Bank Transfer/CD's	0.00	0.00
SUBTOTALS	5,000.00	30.00
Less: Payments to Debtors		0.00
Net	5,000.00	30.00

All Accounts Gross Receipts:	5,000.00
All Accounts Gross Disbursements:	30.00
All Accounts Net:	4,970.00

TOTAL-ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
*****5666 Checking Account	5,000.00	30.00	
Net Totals	5,000.00	30.00	4,970.00

Case: 18-04427
Castro, Francisco

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Sep 06, 2018
EXHIBIT C Page 1

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
	Joseph A. Baldi 20 N. Clark Street Suite 200 Chicago, IL 60602	2100-000 ADMIN	Valid To Pay	1,250.00	1,250.00	0.00	1,250.00	0.00
	Baldi Berg, Ltd 20 N. Clark St., Suite 200 Chicago, IL 60602	3110-000 ADMIN	Valid To Pay	1,551.00	1,551.00	0.00	1,551.00	0.00
ADMINISTRATIVE TOTAL				2,801.00	2,801.00	0.00	2,801.00	0.00

Case: 18-04427
Castro, Francisco

CLAIMS REGISTER

Joseph A. Baldi Trustee
Dated: Sep 06, 2018
EXHIBIT C Page 2

Claim No.	Creditor	UTC / Class	Status	Proof of Claim	Allowed Amount	Previously Paid	Prop. Payment Prop. Interest	Remaining Balance
00001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054	7100-000 UNSEC	Valid To Pay	5,558.28	5,558.28	0.00	241.81	5,316.47
00002	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	2,059.08	2,059.08	0.00	89.58	1,969.50
00003	Capital One Bank (USA), N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272	7100-000 UNSEC	Valid To Pay	760.97	760.97	0.00	33.11	727.86
00004	American Express Bank FSB c/o Becket and Lee LLP PO Box 3001 Malvern, PA 19355	7100-000 UNSEC	Valid To Pay	854.60	854.60	0.00	37.18	817.42
00005	UNITED STATES DEPARTMENT OF EDUCATION CLAIMS FILING UNIT PO Box 8973 Madison, WI 53708	7100-000 UNSEC	Valid To Pay	38,966.02	38,966.02	0.00	1,695.19	37,270.83
00006	Department Stores National Bank c/o Quantum3 Group LLC PO Box 657 Kirkland, WA 98083	7100-000 UNSEC	Valid To Pay	1,658.02	1,658.02	0.00	72.13	1,585.89

UNSECURED TOTAL**49,856.97****49,856.97****0.00****2,169.00****47,687.97**

Exhibit D

Case No.: 18-04427

Case Name: Castro, Francisco

Trustee Name: Joseph A. Baldi

Balance on Hand

\$4,970.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees: Joseph A. Baldi	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Attorney for Trustee, Fees: Baldi Berg, Ltd	\$ 1,551.00	\$ 0.00	\$ 1,551.00

Total to be paid for chapter 7 administrative expenses \$ 2,801.00Remaining Balance \$ 2,169.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed Priority Claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$49,856.97 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.4 %, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
00001	Discover Bank Discover Products Inc	\$ 5,558.28	\$ 0.00	\$ 241.81
00002	Capital One Bank (USA), N.A. by	\$ 2,059.08	\$ 0.00	\$ 89.58
00003	Capital One Bank (USA), N.A. by	\$ 760.97	\$ 0.00	\$ 33.11
00004	American Express Bank FSB c/o Becket	\$ 854.60	\$ 0.00	\$ 37.18
00005	UNITED STATES DEPARTMENT OF	\$ 38,966.02	\$ 0.00	\$ 1,695.19
00006	Department Stores National Bank c/o	\$ 1,658.02	\$ 0.00	\$ 72.13

Total to be paid to timely general unsecured creditors	\$ 2,169.00
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 %, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 %, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE